

In re:
Stephen Theodore Felix
Jennifer Lynn Felix
Debtors

Case No. 18-17631-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Feb 16, 2024

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Theodore Felix, Jennifer Lynn Felix, 385 S. Oak Street, Freemansburg, PA 18017-7069
14231544	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 17 2024 00:19:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 17 2024 00:19:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14260267	Email/PDF: bncnotices@becket-lee.com	Feb 17 2024 00:21:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14261045	+ Email/Text: RASEBN@raslg.com	Feb 17 2024 00:19:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14262401	+ EDI: CITICORP	Feb 17 2024 05:14:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14235349	EDI: DISCOVER	Feb 17 2024 05:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14260504	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2024 00:21:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14262159	EDI: PRA.COM	Feb 17 2024 05:14:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14260253	+ Email/Text: bankruptcynotices@psecu.com	Feb 17 2024 00:20:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14261494	EDI: BANKAMER	Feb 17 2024 05:14:00	THE BANK OF NEW YORK MELLON ET. AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785
14261888	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 17 2024 00:19:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14261836	EDI: USBANKARS.COM	Feb 17 2024 05:14:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14261286	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 17 2024 00:19:00	U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX

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14516533	^ MEBN	75261-9096	
		Feb 17 2024 00:15:52	U.S. Bank Trust National Association, as, Trustee of the FW Series I Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501-0305
14247004	EDI: WFFC2	Feb 17 2024 05:14:00	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSORINDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERIE nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com
JEROME B. BLANK	on behalf of Creditor THE BANK OF NEW YORK MELLON et.al. jblank@pincuslaw.com mmorris@pincuslaw.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE NRZ PASS-THROUGH TRUST V-B bkgroup@kmlawgroup.com
KEVIN M. BUTTERY	on behalf of Creditor Wells Fargo Bank National Association et als cdigianantonio@rascrane.com
KEVIN M. BUTTERY	on behalf of Creditor Wells Fargo Bank National Association et al... cdigianantonio@rascrane.com
LAUREN MOYER	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the FW Series I Trust bkecf@friedmanvartolo.com
LAUREN MOYER	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the FW Series I Trust bkecf@friedmanvartolo.com
MARISA MYERS COHEN	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSORINDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERIE ecfmail@mw-c-law.com,

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mcohen@mwclaw.com

MARK A. CRONIN

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI bkgroup@kmlawgroup.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfm@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFM@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Joint Debtor Jennifer Lynn Felix zzawarski@zawarskilaw.com

ZACHARY ZAWARSKI

on behalf of Debtor Stephen Theodore Felix zzawarski@zawarskilaw.com

TOTAL: 15

Information to identify the case:

Debtor 1

Stephen Theodore Felix

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2829

EIN --

Debtor 2

Jennifer Lynn Felix

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6363

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: **18-17631-pmm**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Theodore Felix

Jennifer Lynn Felix

2/15/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.